



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [BREMER FINANCIAL CORPORATION](#)

City/State [SAINT PAUL, MN](#)

Bank Holding Company Information

Federal Reserve District: [9](#)

Consolidated Assets (\$000): [16,243,690](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	15,884,844	14,389,498	14,720,360	12,729,549	12,082,051
Net income (\$000)	150,104	120,472	155,042	156,002	145,924
Number of BHCs in peer group	132	130	128	125	118

Earnings and Profitability:	BHC	Peer # 1	Pct												
Percent of Average Assets															
Net interest income (tax equivalent)	2.84	2.65	63	3.10	2.80	70	3.02	2.77	68	3.16	3.01	52	3.24	3.08	52
+ Non-interest income	0.91	1.09	47	1.03	1.21	48	1.02	1.21	49	1	1.32	45	1.03	1.31	43
- Overhead expense	2.18	2.21	50	2.45	2.59	50	2.49	2.57	58	2.52	2.69	43	2.70	2.71	53
- Provision for credit losses	-0.08	-0.12	54	0.22	0.66	12	0.19	0.51	13	0.04	0.15	21	0.01	0.14	13
+ Securities gains (losses)	0	0.01	68	0	0.03	44	0	0.02	43	0	0.01	54	-0.01	0	19
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.65	1.76	47	1.47	0.91	82	1.37	1.04	74	1.60	1.56	51	1.56	1.57	44
Net operating income	1.26	1.34	47	1.12	0.70	80	1.05	0.81	72	1.23	1.19	50	1.21	1.24	42
Net income	1.26	1.34	47	1.12	0.71	79	1.05	0.82	72	1.23	1.19	50	1.21	1.24	42
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.15	3.12	49	3.75	3.64	54	3.60	3.55	51	4.30	4.41	41	4.15	4.24	45
Interest expense	0.16	0.26	25	0.47	0.58	41	0.41	0.52	38	0.96	1.08	41	0.73	0.86	41
Net interest income (tax equivalent)	2.99	2.85	57	3.28	3.05	62	3.19	3.01	55	3.34	3.33	45	3.43	3.38	42
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.03	0.12	6	0.11	0.28	34	0.08	0.27	26	0.05	0.21	24	0.01	0.22	13
Earnings coverage of net loan and lease losses (X)	-71.36	26.30	9	21.63	20.97	67	27.97	22.91	71	47.42	24.40	82	158.55	21.75	94
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.21	1.32	44	1.19	1.58	28	1.21	1.58	31	1.23	0.83	84	1.34	0.90	83
Allowance for loan and lease losses / Total loans and leases	1.21	1.30	45	1.18	1.55	29	1.20	1.55	31	1.23	0.81	84	1.33	0.89	84
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.27	0.58	18	0.45	0.71	31	0.49	0.71	37	0.61	0.57	59	0.91	0.61	82
30-89 days past due loans and leases / Total loans and leases	0.05	0.29	8	0.11	0.37	17	0.18	0.39	23	0.30	0.43	41	0.27	0.44	28
Liquidity and Funding															
Net noncore funding dependence	-1.45	-3.31	57	5.01	6.19	53	4.70	3.20	59	11.22	14.45	40	12.94	16.62	43
Net short-term noncore funding dependence	-2.08	-9.17	69	4.46	-2.71	76	4.07	-4.76	79	10.31	3.38	70	11.55	4.66	71
Net loans and leases / Total assets	61.85	58.81	59	68.72	63	62	67.48	61.58	63	67.35	63.77	48	66.02	63.98	42
Capitalization															
Tier 1 leverage ratio	8.93	9.07	49	8.69	9.05	45	8.51	9.13	35	9.65	9.76	54	9.76	9.71	52
Holding company equity capital / Total assets	8.96	10.79	21	8.96	11.12	17	8.83	11.16	17	9.78	12.43	18	9.37	12.22	10
Total equity capital (including minority interest) / Total assets	8.96	10.91	19	8.96	11.24	16	8.83	11.29	14	9.78	12.57	16	9.37	12.27	10
Common equity tier 1 capital / Total risk-weighted assets	12.63	12.64	56	12.02	12.26	47	11.88	12.38	46	11.74	12.17	46	12.08	12.12	59
Net loans and leases / Equity capital (X)	6.90	5.47	80	7.67	5.73	81	7.64	5.58	84	6.89	5.21	83	7.05	5.29	82
Cash dividends / Net income	35.02	27.22	66	53.79	49.74	58	51.47	42.30	64	56.15	33.12	89	52.36	27.31	88
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	5.48	9.51	34	17.42	16.67	61	19.75	16.68	62	8.01	9.26	60	1.65	7	24
Equity capital	5.53	7.52	51	10.13	6.54	74	8.10	6.99	63	12.78	10.49	73	1.61	7.89	29
Net loans and leases	-5.06	-0.66	34	21.06	12.75	77	19.98	9.07	83	10.18	9.10	66	0.12	7.89	11
Noncore funding	-11.29	-21.64	65	-17.41	-6.57	35	-2	-12.18	64	0.44	6.59	42	-13.83	10.67	13
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	7.19	10.65	48	7.79	13.73	48	7.67	13.56	47	7.88	13.04	57	8.49	13.37	56
Equity investment in subsidiaries / Equity capital	102.81	103.15	52	104.39	103.27	61	104.19	102.81	62	104.19	103.22	57	103.26	103.10	55
Cash from ops + noncash items + op expense / Op expense + dividends	127.95	155.61	42	92.14	142.45	22	97.23	147.24	19	84.24	190.27	10	107.84	174.91	21

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	291,124	297,528	392,426	399,714	369,514	-2.15	22.26
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	269,442	274,538	362,175	368,306	339,554	-1.86	23.02
Tax-exempt income on loans and leases.....	21,682	22,990	30,251	31,408	29,960	-5.69	13.48
Estimated tax benefit on income on loans and leases.....	5,539	5,890	7,749	8,073	7,718	-5.96	-44.25
Income on loans and leases (tax equivalent).....	296,663	303,418	400,175	407,787	377,232	-2.23	19.59
Investment interest income (tax equivalent).....	57,965	77,678	99,081	106,818	93,879	-25.38	-6.05
Interest on balances due from depository institutions.....	999	583	844	1,882	1,853	71.36	75.26
Interest income on other earning assets.....	991	1,150	1,439	1,722	1,616	-13.83	33.38
Total interest income (tax equivalent).....	356,618	382,829	501,539	518,209	474,580	-6.85	14.64
Interest on time deposits of \$250K or more	1,352	4,442	5,368	8,898	5,414	-69.56	
Interest on time deposits < \$250K.....	2,748	9,893	11,559	20,735	14,549	-72.22	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	8,861	24,958	29,403	68,745	50,533	-64.50	0.46
Interest on other borrowings and trading liabilities.....	2,268	5,828	6,702	12,174	7,375	-61.08	-51.07
Interest on subordinated debt and mandatory convertible securities	2,597	2,959	3,820	5,485	5,236	-12.23	28.95
Total interest expense.....	17,826	48,080	56,852	116,037	83,107	-62.92	-26.56
Net interest income (tax equivalent).....	338,792	334,749	444,687	402,172	391,473	1.21	18.13
Non-interest income.....	107,882	111,162	149,944	127,532	124,334	-2.95	23.29
Adjusted operating income (tax equivalent)	446,674	445,911	594,631	529,704	515,807	0.17	19.34
Overhead expense.....	259,828	263,936	366,506	320,191	325,762	-1.56	13.54
Provision for credit losses.....	-9,712	24,164	27,323	5,650	1,000		
Securities gains (losses)	477	317	364	128	-1,052	50.47	-87.31
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	197,035	158,128	201,166	203,991	187,993	24.60	39.12
Applicable income taxes	39,068	29,182	34,971	36,272	30,173	33.88	9.20
Tax equivalent adjustments	7,863	8,474	11,153	11,717	11,896	-7.21	-53.14
Applicable income taxes (tax equivalent).....	46,931	37,656	46,124	47,989	42,069	24.63	-10.71
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	150,104	120,472	155,042	156,002	145,924	24.60	68.51
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	150,104	120,472	155,042	156,002	145,924	24.60	68.51
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	150,104	120,472	155,042	156,002	145,924	24.60	68.51
Investment securities income (tax equivalent).....	57,965	77,678	99,081	106,818	93,879	-25.38	-6.05
US Treasury and agency securities (excluding mortgage-backed securities)	301	379	493	634	809	-20.58	-67.42
Mortgage-backed securities	45,825	63,647	80,688	85,873	70,087	-28.00	15.73
All other securities	11,839	13,652	17,900	20,311	22,983	-13.28	-44.10
Cash dividends declared.....	52,560	64,800	79,800	87,600	76,404	-18.89	39.05
Common	52,560	64,800	79,800	87,600	76,404	-18.89	39.05
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.99	2.90	56	3.55	3.35	66	3.41	3.27	61	4.07	4	58	3.93	3.87	57
Less: Interest expense	0.15	0.24	27	0.45	0.54	43	0.39	0.48	41	0.91	0.98	45	0.69	0.79	42
Equals: Net interest income (tax equivalent)	2.84	2.65	63	3.10	2.80	70	3.02	2.77	68	3.16	3.01	52	3.24	3.08	52
Plus: Non-interest income	0.91	1.09	47	1.03	1.21	48	1.02	1.21	49	1	1.32	45	1.03	1.31	43
Equals: adjusted operating income (tax equivalent)	3.75	3.80	51	4.13	4.06	59	4.04	4.04	55	4.16	4.41	38	4.27	4.46	39
Less: Overhead expense	2.18	2.21	50	2.45	2.59	50	2.49	2.57	58	2.52	2.69	43	2.70	2.71	53
Less: Provision for credit losses	-0.08	-0.12	54	0.22	0.66	12	0.19	0.51	13	0.04	0.15	21	0.01	0.14	13
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	67	0	0.03	44	0	0.02	43	0	0.01	54	-0.01	0	18
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.65	1.76	47	1.47	0.91	82	1.37	1.04	74	1.60	1.56	51	1.56	1.57	44
Less: Applicable income taxes (tax equivalent)	0.39	0.41	49	0.35	0.21	87	0.31	0.23	74	0.38	0.36	54	0.35	0.33	52
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.26	1.34	47	1.12	0.70	80	1.05	0.81	72	1.23	1.19	50	1.21	1.24	42
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.26	1.34	47	1.12	0.71	79	1.05	0.82	72	1.23	1.19	50	1.21	1.24	42
Memo: Net income (last four quarters)	1.17	1.30	39	1.16	0.81	78	1.05	0.82	72	1.23	1.19	50	1.21	1.24	42
Net income—BHC and noncontrolling (minority) interest	1.26	1.35	46	1.12	0.72	79	1.05	0.83	72	1.23	1.20	50	1.21	1.25	42
Margin Analysis															
Average earning assets / Average assets	94.95	93.09	72	94.55	92.11	78	94.60	92.32	76	94.60	91.05	84	94.56	91.48	83
Average interest-bearing funds / Average assets	60.51	61.98	47	63.40	64.67	46	62.89	64.06	47	66.49	65.57	55	65.52	65.56	50
Interest income (tax equivalent) / Average earning assets	3.15	3.12	49	3.75	3.64	54	3.60	3.55	51	4.30	4.41	41	4.15	4.24	45
Interest expense / Average earning assets	0.16	0.26	25	0.47	0.58	41	0.41	0.52	38	0.96	1.08	41	0.73	0.86	41
Net interest income (tax equivalent) / Average earning assets	2.99	2.85	57	3.28	3.05	62	3.19	3.01	55	3.34	3.33	45	3.43	3.38	42
Yield or Cost															
Total loans and leases (tax equivalent)	3.75	4.07	34	4.05	4.35	37	3.94	4.27	33	4.76	5.09	30	4.63	4.95	31
Interest-bearing bank balances	0.14	0.13	70	0.29	0.36	40	0.23	0.27	43	2.74	2.04	84	2.07	1.64	84
Federal funds sold and reverse repos	0	0.25	21	0.14	0.75	16	0.09	0.68	16	1.29	2.44	15	0.59	2.17	7
Trading assets	0	0.45	26	0	0.65	23	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	3.08	3.09	47	3.67	3.61	52	3.52	3.51	48	4.21	4.36	39	4.05	4.20	41
Investment securities (tax equivalent)	2.30	1.77	85	3.33	2.36	96	3.19	2.25	94	3.25	2.76	84	3	2.68	77
US Treasury and agency securities (excluding mortgage-backed securities)	1.32	1.23	55	3.89	1.85	93	3.91	1.75	93	3.99	2.32	91	4.12	2.05	98
Mortgage-backed securities	2.01	1.55	87	3.33	2.17	99	3.14	2.05	98	3.19	2.61	92	2.86	2.50	87
All other securities	3.40	2.85	69	3.29	3.28	59	3.26	3.24	59	3.46	4.06	33	3.33	4.20	33
Interest-bearing deposits	0.13	0.22	29	0.44	0.60	33	0.37	0.53	32	0.92	1.10	36	0.69	0.81	43
Time deposits of \$250K or more	0.53	0.70	31	1.64	1.53	54	1.44	1.42	48	2.28	1.96	74	1.69	1.44	69
Time deposits < \$250K	0.53	0.67	38	1.48	1.47	50	1.34	1.36	49	1.92	1.82	51	1.45	1.29	59
Other domestic deposits	0.15	0.16	57	0.46	0.41	66	0.40	0.36	64	1.10	0.93	69	0.85	0.67	74
Foreign deposits	0	0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.05	0.18	20	0.09	0.71	3	0.09	0.62	3	0.12	1.86	5	0.13	1.51	3
Other borrowed funds and trading liabilities	0.95	1.29	37	1.31	1.54	40	1.28	1.50	39	2.17	2.38	35	1.81	2.28	20
All interest-bearing funds	0.25	0.38	28	0.70	0.82	41	0.61	0.74	40	1.37	1.49	45	1.05	1.19	40

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income		107,882		111,162		149,944		127,532		124,334		
Fiduciary activities income		16,592		15,414		20,648		21,961		23,014		
Service charges on deposit accounts - domestic		11,853		11,387		15,183		18,040		18,486		
Trading revenue.....		4,350		6,375		8,663		7,107		3,963		
Investment banking fees and commissions.....		14,018		11,163		15,221		15,096		15,487		
Insurance activities revenue.....		8,412		9,326		16,749		16,020		15,440		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		3,853		-7,042		-6,638		1,096		4,296		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		31,513		46,289		56,348		24,874		20,210		
Other non-interest income.....		17,291		18,250		23,770		23,338		23,438		
Total overhead expenses		259,828		263,936		366,506		320,191		325,762		
Personnel expense.....		168,918		171,581		241,463		207,868		214,844		
Net occupancy expense.....		30,788		31,514		41,939		39,767		42,847		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		594		686		914		914		914		
Other operating expenses.....		59,528		60,155		82,190		71,642		67,157		
Fee income on mutual funds and annuities.....		3,894		3,462		4,655		15,096		15,487		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		1,617		1,638		1,676		1,651		1,794		
Average personnel expense per employee.....		104.46		104.75		144.07		125.90		119.76		
Average assets per employee.....		9,823.65		8,784.80		8,783.03		7,710.21		6,734.70		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	3.61	2.14	72	3.11	2.09	68	3.10	2.02	71	11.84	2.72	94
Overhead expenses / Net Interest Income + non-interest income	59.21	58.85	46	60.34	62.06	49	62.81	62.28	58	61.81	61.29	56
Percent of Average Assets												
Total overhead expense	2.18	2.21	50	2.45	2.59	50	2.49	2.57	58	2.52	2.69	43
Personnel expense.....	1.42	1.23	72	1.59	1.30	80	1.64	1.30	81	1.63	1.41	74
Net occupancy expense.....	0.26	0.24	64	0.29	0.26	67	0.28	0.26	65	0.31	0.28	64
Other operating expenses.....	0.50	0.72	19	0.56	0.95	14	0.56	0.94	15	0.57	0.97	12
Overhead less non-interest income	1.28	1.08	62	1.42	1.27	64	1.47	1.25	72	1.51	1.32	61
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	58.17	58.34	43	59.19	61.60	48	61.64	61.82	54	60.45	60.64	54
Personnel expense.....	37.82	32.89	75	38.48	32.31	87	40.61	32.36	89	39.24	32.39	85
Net occupancy expense.....	6.89	6.26	60	7.07	6.55	59	7.05	6.58	59	7.51	6.52	69
Other operating expenses.....	13.46	18.68	10	13.64	22.16	7	13.98	22.28	7	13.70	21.20	6
Total non-interest income	24.15	28.20	43	24.93	28.52	48	25.22	28.83	46	24.08	29.23	48
Fiduciary activities income	3.71	2.27	71	3.46	2.06	72	3.47	2.09	72	4.15	1.97	78
Service charges on domestic deposit accounts	2.65	3.25	37	2.55	3.23	35	2.55	3.27	34	3.41	3.88	40
Trading revenue.....	0.97	0.68	78	1.43	1.37	74	1.46	1.28	74	1.34	1.18	73
Investment banking fees and commissions.....	3.14	2.46	73	2.50	2.59	66	2.56	2.46	67	2.85	3.54	67
Insurance activities revenue.....	1.88	0.38	88	2.09	0.41	90	2.82	0.41	92	3.02	0.47	92
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42
Net servicing fees	0.86	0.56	76	-1.58	-0.04	10	-1.12	0.01	12	0.21	0.28	59
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	7.06	3.64	81	10.38	3.74	86	9.48	3.92	86	4.70	1.86	87
Other non-interest income.....	3.87	9.39	15	4.09	9.49	16	4	9.65	17	4.41	10.04	16
Overhead less non-interest income	34.02	29.67	56	34.26	31.97	54	36.42	31.93	60	36.37	31.06	56
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.83	21.49	30	18.45	18.64	40	17.38	18.63	34	17.78	20.56	25
Applicable income tax + TE / Pretax net operating income + TE	23.82	23.11	63	23.81	22.16	66	22.93	21.18	58	23.53	23.23	57

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	7,071,852	6,540,712	6,911,176	6,141,243	5,539,902	8.12	33.82	
Commercial and industrial loans	1,625,276	2,597,907	2,352,729	1,271,845	1,138,073	-37.44	37.15	
Loans to individuals	116,990	140,382	133,426	160,166	191,643	-16.66	-60.60	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	509,620	582,650	536,386	597,331	581,592	-12.53	-24.09	
Other loans and leases	845,867	847,304	837,341	808,584	707,176	-0.17	52.84	
Less: Unearned income	48	49	49	50	53	-2.04	-20.00	
Loans and leases, net of unearned income	10,169,557	10,708,906	10,771,009	8,979,119	8,158,333	-5.04	27.26	
Less: Allowance for loan and lease losses	122,588	126,360	129,785	110,232	108,756	-2.99	14.27	
Net loans and leases	10,046,969	10,582,546	10,641,224	8,868,887	8,049,577	-5.06	27.43	
Debt securities that reprice or mature in over 1 year	3,458,250	2,639,924	2,783,031	2,714,676	2,733,141	31.00	53.89	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Subtotal	13,505,219	13,222,470	13,424,255	11,583,563	10,782,718	2.14	33.30	
Interest-bearing bank balances	1,499,529	602,542	769,159	82,193	57,553	148.87	724.51	
Federal funds sold and reverse repos	2,007	166	2,504	88	437	1109.04	318.13	
Debt securities that reprice or mature within 1 year	293,582	537,961	495,682	554,616	474,547	-45.43	-36.50	
Trading assets	88,566	160,479	139,589	80,585	18,189	-44.81	283.64	
Total earning assets	15,388,903	14,523,618	14,831,189	12,301,045	11,333,444	5.96	42.50	
Non-interest-bearing cash and due from depository institutions	143,975	118,793	157,569	150,586	183,950	21.20	116.97	
Premises, fixed assets, and leases	123,372	120,403	122,201	124,284	125,326	2.47	-8.28	
Other real estate owned	762	1,229	1,785	1,141	1,900	-38.00	-82.93	
Investment in unconsolidated subsidiaries	1,856	1,856	1,856	1,856	1,856	0.00	0.00	
Intangible and other assets	584,822	633,291	655,770	589,990	545,562	-7.65	23.44	
Total assets	16,243,690	15,399,190	15,770,370	13,168,902	12,192,038	5.48	41.49	
Quarterly average assets	16,107,972	15,163,206	15,712,944	13,066,577	12,200,969	6.23	41.06	
Average loans and leases (YTD)	10,559,158	9,987,637	10,158,813	8,560,414	8,139,298	5.72	37.53	
Memoranda								
Loans held-for-sale	47,221	51,373	45,137	48,228	18,655	-8.08	-12.99	
Loans not held-for-sale	10,122,336	10,657,533	10,725,872	8,930,891	8,139,678	-5.02	27.53	
Real estate loans secured by 1–4 family	1,527,325	1,250,744	1,448,719	1,181,533	1,063,962	22.11	55.04	
Commercial real estate loans	4,896,804	4,617,057	4,800,799	4,293,238	3,821,029	6.06	33.79	
Construction and land development	882,950	639,457	722,823	451,903	395,067	38.08	81.40	
Multifamily	862,280	880,049	888,143	802,411	612,633	-2.02	44.56	
Nonfarm nonresidential	3,151,574	3,097,551	3,189,833	3,038,924	2,813,329	1.74	22.31	
Real estate loans secured by farmland	647,723	672,911	661,658	666,472	654,911	-3.74	1.24	
Total investment securities	3,751,832	3,177,885	3,278,713	3,269,292	3,207,688	18.06	38.47	
U.S. Treasury securities	60,173	311	310	454	296	19248.23	29986.50	
US agency securities (excluding mortgage-backed securities)	10,270	12,944	12,004	14,508	18,272	-20.66	-67.03	
Municipal securities	456,804	508,565	497,973	520,706	564,866	-10.18	-36.24	
Mortgage-backed securities	3,208,447	2,594,569	2,705,854	2,673,250	2,555,781	23.66	72.85	
Asset-backed securities	0	61,496	62,572	60,374	68,473	-100.00	-100.00	
Other debt securities	16,138	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Available-for-sale securities	1,885,542	2,131,723	2,283,993	2,126,506	2,384,746	-11.55	-30.41	
U.S. Treasury securities	305	311	310	454	296	-1.93	52.50	
US agency securities (excluding mortgage-backed securities)	10,270	12,944	12,004	14,508	18,272	-20.66	-67.03	
Municipal securities	456,804	508,565	497,973	520,706	564,866	-10.18	-36.24	
Mortgage-backed securities	1,402,025	1,548,407	1,711,134	1,530,464	1,732,839	-9.45	-24.47	
Asset-backed securities	0	61,496	62,572	60,374	68,473	-100.00	-100.00	
Other debt securities	16,138	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	17,729	55,498	48,637	27,907	-10,902	-68.05		
Available-for-sale securities appreciation (depreciation)	40,182	93,941	88,575	42,246	-44,619	-57.23	-52.07	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	2,356,055	1,862,286	2,149,798	1,326,113	1,084,237	26.51	189.54	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	1,430,490	1,249,334	1,254,144	875,531	905,162	14.50	82.23
NOW, ATS and transaction accounts	621,880	613,288	656,465	432,241	384,226	1.40	12.60
Time deposits less brokered deposits < \$250K	-268,842	-303,113	-470,845	-35,390	-258,545		
MMDA and other savings accounts	11,081,331	10,307,270	10,681,236	8,331,851	7,796,361	7.51	72.74
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	12,864,859	11,866,779	12,121,000	9,604,233	8,827,204	8.41	58.41
Time deposits of \$250K or more	312,822	382,141	417,184	351,287	363,548	-18.14	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	222,947	132,627	124,809	157,855	203,753	68.10	-52.88
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	100,000	175,000	100,000	350,000	100,190	-42.86	-52.42
Other borrowings w/remaining maturity over 1 year	47,350	31,405	47,350	30,654	30,654	50.77	-84.22
Brokered deposits < \$250K	916,796	1,082,332	1,208,697	1,046,911	1,230,090	-15.29	
Noncore funding	1,599,915	1,803,505	1,898,040	1,936,707	1,928,235	-11.29	-18.12
Trading liabilities	43,414	38,566	34,458	48,343	25,406	12.57	79.20
Subordinated notes and debentures + trust preferred securities	166,575	169,297	168,637	163,418	158,826	-1.61	0.60
Other liabilities	112,694	141,167	155,806	128,086	110,241	-20.17	-14.21
Total liabilities	14,787,457	14,019,314	14,377,941	11,880,787	11,049,912	5.48	42.24
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	2,847	2,847	2,847	2,847	2,847	0.00	0.00
Common surplus	0	0	0	0	0		
Retained earnings	1,473,733	1,356,619	1,376,189	1,300,947	1,232,545	8.63	38.12
Accumulated other comprehensive income	-20,347	20,410	13,393	-15,679	-93,266		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,456,233	1,379,876	1,392,429	1,288,115	1,142,126	5.53	34.37
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,456,233	1,379,876	1,392,429	1,288,115	1,142,126	5.53	34.37
Total liabilities and capital	16,243,690	15,399,190	15,770,370	13,168,902	12,192,038	5.48	41.49
Memoranda							
Non-interest-bearing deposits	4,959,434	4,215,947	4,393,002	3,109,439	2,984,415	17.64	89.03
Interest-bearing deposits	9,135,043	9,115,305	9,353,879	7,892,992	7,436,427	0.22	41.23
Total deposits	14,094,477	13,331,252	13,746,881	11,002,431	10,420,842	5.73	55.02
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,392,429	1,288,115	1,288,115	1,142,126	1,124,040		
Accounting restatements	0	0	0	0	-178		
Net income	150,104	120,472	155,042	156,002	145,924		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	52,560	64,800	79,800	87,600	76,404		
Change in other comprehensive income	-33,740	36,089	29,072	77,587	-51,256		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,456,233	1,379,876	1,392,429	1,288,115	1,142,126		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	43.54	36.06	69	42.47	36.66	61	43.82	36.22	63	46.63	37.78	63	45.44	37.19	62
Commercial and industrial loans	10.01	11.11	50	16.87	14.40	64	14.92	13.52	59	9.66	12.02	39	9.33	12.85	36
Loans to individuals	0.72	3.60	33	0.91	3.57	38	0.85	3.40	37	1.22	4.20	40	1.57	4.31	42
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	3.14	0.21	96	3.78	0.20	96	3.40	0.19	96	4.54	0.24	96	4.77	0.30	95
Other loans and leases.....	5.21	4.26	64	5.50	4.66	63	5.31	4.63	60	6.14	5.01	61	5.80	5	62
Net loans and leases.....	61.85	58.81	59	68.72	63	62	67.48	61.58	63	67.35	63.77	48	66.02	63.98	42
Debt securities over 1 year.....	21.29	18.32	66	17.14	14.80	64	17.65	15.55	62	20.61	14.60	81	22.42	14.63	85
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	83.14	78.17	65	85.86	79.07	74	85.12	78.16	73	87.96	79.65	80	88.44	79.97	84
Interest-bearing bank balances	9.23	9.37	56	3.91	6.40	35	4.88	7.51	34	0.62	3.06	18	0.47	3.04	13
Federal funds sold and reverse repos	0.01	0.53	64	0	0.80	58	0.02	0.82	65	0	1.57	52	0	1.66	54
Debt securities 1 year or less	1.81	1.51	66	3.49	1.85	81	3.14	1.68	82	4.21	1.91	83	3.89	1.96	79
Trading assets	0.55	0.58	72	1.04	1.04	74	0.89	1.01	72	0.61	1.19	73	0.15	1.33	55
Total earning assets.....	94.74	91.57	86	94.31	90.87	87	94.04	91.05	87	93.41	89.53	87	92.96	89.74	81
Non-interest cash and due from depository institutions.....	0.89	0.99	40	0.77	1.03	32	1	1.07	44	1.14	1.14	47	1.51	1.21	74
Other real estate owned.....	0	0.01	39	0.01	0.03	32	0.01	0.02	50	0.01	0.03	30	0.02	0.04	36
All other assets.....	4.38	7.39	12	4.91	8.03	14	4.96	7.82	17	5.45	9.27	11	5.53	8.98	16
Memoranda															
Short-term investments	11.05	12.31	53	7.41	10.21	43	8.04	11.17	41	4.84	7.63	52	4.37	7.80	48
U.S. Treasury securities.....	0.37	1.18	51	0	0.91	32	0	0.84	35	0	1.03	27	0	1.04	34
US agency securities (excluding mortgage-backed securities)	0.06	0.75	32	0.08	0.59	37	0.08	0.63	34	0.11	0.54	43	0.15	0.69	45
Municipal securities	2.81	1.70	74	3.30	1.60	77	3.16	1.69	76	3.95	1.34	84	4.63	1.62	84
Mortgage-backed securities	19.75	13.46	78	16.85	11.20	79	17.16	11.75	76	20.30	11.44	91	20.96	11.13	91
Asset-backed securities	0	0.47	25	0.40	0.31	74	0.40	0.32	72	0.46	0.28	75	0.56	0.33	78
Other debt securities	0.10	0.51	42	0	0.40	9	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale.....	0.29	0.50	56	0.33	0.52	50	0.29	0.52	46	0.37	0.39	61	0.15	0.30	49
Loans held for investment	62.32	58.34	62	69.21	63.22	64	68.01	61.72	67	67.82	63.50	47	66.76	63.93	44
Real estate loans secured by 1–4 family	9.40	11.57	38	8.12	12.28	34	9.19	11.91	37	8.97	13.29	32	8.73	13.46	30
Revolving	0.99	1.44	46	1.20	1.72	47	1.09	1.66	45	1.61	2.07	48	1.90	2.27	47
Closed-end, secured by first liens	8.25	9.73	42	6.64	10.10	34	7.84	9.81	41	6.92	10.69	30	6.27	10.57	28
Closed-end, secured by junior liens	0.16	0.19	58	0.29	0.24	71	0.26	0.22	72	0.44	0.28	77	0.55	0.31	80
Commercial real estate loans	30.15	22.35	70	29.98	22.30	66	30.44	22.22	67	32.60	22.23	72	31.34	21.58	69
Construction and land development	5.44	3.40	78	4.15	3.47	63	4.58	3.40	66	3.43	3.44	55	3.24	3.51	52
Multifamily.....	5.31	3.32	81	5.71	3.10	84	5.63	3.12	83	6.09	3.01	85	5.02	2.72	84
Nonfarm nonresidential	19.40	14.65	66	20.12	14.72	67	20.23	14.72	69	23.08	14.69	75	23.08	14.44	75
Real estate loans secured by farmland.....	3.99	0.35	97	4.37	0.33	97	4.20	0.33	97	5.06	0.36	97	5.37	0.41	97

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	69.54	60.51	59	61.08	56.15	51	64.16	57.15	55	68.39	57.46	61	67.90	56.49	62
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	15.02	20	33	11.68	19.51	26	13.45	19.43	28	13.16	20.75	26	13.04	21.10	25
Real estate loans secured by 1–4 family.....	1.58	2.47	40	1.72	2.66	41	1.59	2.64	41	2.36	3.15	44	2.84	3.50	46
Revolving	13.44	17.35	36	9.96	16.64	29	11.86	16.59	31	10.79	17.39	26	10.20	17.39	22
Closed-end.....	48.15	37.13	65	43.11	33.63	64	44.57	34.63	63	47.81	33.52	74	46.84	32.14	72
Construction and land development.....	8.68	5.69	77	5.97	5.18	61	6.71	5.26	64	5.03	5.09	57	4.84	5.20	53
1–4 family.....	0.66	1.19	50	0.55	0.94	50	0.47	0.93	46	0.78	0.94	52	0.57	1.02	47
Other.....	8.02	4.46	82	5.42	4.09	67	6.24	4.19	71	4.25	4.02	59	4.27	4.05	58
Multifamily.....	8.48	5.41	80	8.22	4.78	83	8.25	4.96	78	8.94	4.69	84	7.51	4.10	84
Nonfarm nonresidential	30.99	24.45	65	28.92	22.19	65	29.61	22.93	65	33.84	22.15	76	34.48	21.40	79
Owner-occupied.....	12.76	8.31	78	11.59	7.46	77	11.88	7.68	75	13.28	7.72	83	14	8.03	84
Other.....	18.23	15.83	59	17.34	14.52	59	17.73	14.95	59	20.56	14.34	71	20.49	13.38	77
Real estate loans secured by farmland.....	6.37	0.61	97	6.28	0.52	97	6.14	0.54	97	7.42	0.55	97	8.03	0.63	97
Real estate loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	15.98	19.45	44	24.26	22.98	58	21.84	22.17	53	14.16	19.53	34	13.95	20.32	34
Loans to individuals	1.15	6.58	33	1.31	6.23	35	1.24	6.13	34	1.78	7.13	38	2.35	7.36	41
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	5.01	0.38	94	5.44	0.31	95	4.98	0.32	95	6.65	0.37	96	7.13	0.46	95
Other loans and leases.....	8.32	8.42	61	7.91	9.11	59	7.77	9.09	58	9.01	9.85	61	8.67	9.66	57
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	454.18	383.43	61	454.49	387.92	58	472.57	381.27	68	449.50	391.26	53	427.81	379.80	54
Real estate loans secured by 1–4 family.....	98.09	124.74	37	86.91	130.23	33	99.06	125.03	39	86.48	138.18	30	82.16	137.84	28
Revolving	10.33	15.53	46	12.79	18.32	45	11.73	17.42	42	15.54	21.26	45	17.89	23.33	46
Closed-end.....	87.76	107.54	41	74.12	110.40	34	87.33	106.14	39	70.94	115.20	30	64.27	112.79	27
Commercial real estate loans	314.49	238.58	71	320.82	237.16	70	328.27	234.65	73	314.23	229.44	67	295.07	219.72	61
Construction and land development.....	56.71	36.07	75	44.43	36.48	62	49.42	35.62	67	33.08	34.95	51	30.51	35.36	50
1–4 family.....	4.34	7.44	52	4.11	6.64	50	3.50	6.34	47	5.13	6.61	54	3.61	7.04	44
Other.....	52.36	28.34	84	40.33	28.60	70	45.93	28.16	75	27.94	27.32	54	26.90	27.26	52
Multifamily.....	55.38	35.29	78	61.15	32.93	86	60.73	32.74	84	58.73	31.04	85	47.31	27.85	83
Nonfarm nonresidential	202.40	156.30	68	215.24	156.60	66	218.11	155.06	68	222.43	152.10	70	217.25	147.22	68
Owner-occupied.....	83.33	52.63	78	86.22	52.43	77	87.50	52.37	78	87.28	53.07	79	88.19	54.89	74
Other.....	119.07	100.99	58	129.01	101.87	62	130.62	100.54	62	135.15	97.41	66	129.06	91.80	66
Real estate loans secured by farmland.....	41.60	3.67	97	46.76	3.43	97	45.24	3.44	97	48.78	3.60	97	50.57	4.02	97
Real estate loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	104.38	116.17	50	180.52	150.16	63	160.87	139.91	60	93.09	122.02	39	87.89	128.82	34
Loans to individuals	7.51	36.56	34	9.75	36.83	37	9.12	37.47	36	11.72	43.51	37	14.80	42.67	42
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	32.73	2.03	96	40.49	1.99	96	36.68	1.88	96	43.72	2.18	96	44.91	2.72	96
Other loans and leases.....	54.32	47.63	65	58.88	49.92	63	57.26	49.54	62	59.18	52.44	61	54.61	51.79	59
Supplemental															
Non-owner occupied CRE loans / Gross loans	35.39	29.25	62	31.53	26.62	60	32.69	27.32	60	34.54	26.45	66	32.84	24.79	65
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	231.17	187.63	62	234.62	186.45	62	240.79	183.76	64	226.99	178.57	64	206.88	167.93	58
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	314.50	244.92	66	320.84	243.47	68	328.28	240.85	72	314.26	236.10	62	295.07	225.98	60

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	11.05	12.31	53	7.41	10.21	43	8.04	11.17	41	4.84	7.63	52	4.37	7.80	48
Liquid assets	29.95	29.12	51	20.27	24.65	44	22.16	26.22	40	18.87	22.44	49	19.86	22.72	53
Investment securities	23.10	20.37	60	20.64	17.19	69	20.79	17.85	66	24.83	16.99	81	26.31	17.27	86
Net loans and leases	61.85	58.81	59	68.72	63	62	67.48	61.58	63	67.35	63.77	48	66.02	63.98	42
Net loans, leases and standby letters of credit	62.29	59.61	58	69.19	63.89	62	67.91	62.48	65	67.88	64.84	48	66.58	65.07	38
Core deposits	79.20	75.52	57	77.06	69.20	64	76.86	70.67	58	72.93	63.09	70	72.40	62.13	67
Noncore funding	9.85	10.15	60	11.71	15.53	50	12.04	14.13	57	14.71	19.36	44	15.82	21.34	47
Time deposits of \$250K or more	1.93	1.67	65	2.48	2.35	63	2.65	2.11	68	2.67	2.94	52	2.98	2.89	57
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	1.37	1.19	67	0.86	1.44	51	0.79	1.47	49	1.20	1.94	55	1.67	1.97	60
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	1.36	0.54	77	0.86	0.59	63	0.78	0.54	61	1.20	0.48	69	1.67	0.54	76
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.62	0.88	58	1.14	1.75	55	0.63	1.24	48	2.66	3.01	50	0.82	3.67	23
Earning assets that reprice within 1 year	34.92	38.80	40	34.62	38.76	36	34.84	39.38	37	34.02	39.29	30	34.02	40.29	30
Interest-bearing liabilities that reprice within 1 year	10.62	6.64	81	13.12	8.86	77	13.76	8.20	82	6.29	10.19	23	16.23	10.01	80
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	24.30	30.83	35	21.50	27.76	35	21.09	29.11	31	27.73	26.63	50	17.79	27.38	31
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-1.45	-3.31	57	5.01	6.19	53	4.70	3.20	59	11.22	14.45	40	12.94	16.62	43
Net short-term noncore funding dependence	-2.08	-9.17	69	4.46	-2.71	76	4.07	-4.76	79	10.31	3.38	70	11.55	4.66	71
Short-term investment / Short-term noncore funding	118.56	304.29	27	65.91	149.65	29	69.88	184.19	21	34.77	77.77	41	29.95	66.46	38
Liquid assets - short-term noncore funding / Nonliquid assets	29.44	36.72	43	11.32	24.47	33	13.70	28.18	31	6.11	16.97	34	6.58	16.04	36
Net loans and leases / Total deposits	71.28	73.05	47	79.38	82.06	39	77.41	79.43	42	80.61	90.31	26	77.24	90.08	18
Net loans and leases / Core deposits	78.10	78.83	52	89.18	92.26	50	87.79	88.34	57	92.34	103.93	32	91.19	105	30
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.24	0.50	80	4.23	1.73	85	3.65	1.57	80	2.22	0.72	88	-0.92	-0.82	34
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.80	1.06	84	7.16	4.54	79	6.65	4.31	77	3.36	1.36	86	-3.76	-1.98	7
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	49.74	13.65	89	32.92	11.41	83	30.34	11.38	81	34.96	12.67	83	25.66	16.19	66
Available-for-sale securities	50.26	84.59	10	67.08	86.72	17	69.66	87.23	18	65.04	85.40	16	74.34	81.88	33
U.S. Treasury securities	1.60	6.01	51	0.01	5.26	31	0.01	4.72	35	0.01	6.15	26	0.01	6.99	33
US agency securities (excluding mortgage-backed securities)	0.27	4.24	29	0.41	3.94	33	0.37	4.01	31	0.44	3.49	38	0.57	4.02	33
Municipal securities	12.18	8.38	71	16	9.87	73	15.19	9.83	72	15.93	7.75	77	17.61	9.16	77
Mortgage-backed securities	85.52	66.09	77	81.64	66.61	70	82.53	66.64	71	81.77	67.43	68	79.68	65.45	69
Asset-backed securities	0	2.45	25	1.94	1.91	72	1.91	1.91	71	1.85	1.66	73	2.13	2.05	73
Other debt securities	0.43	3.01	39	0	2.93	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0	0.29	13	0	0.38	13	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	7.83	8.18	57	16.93	11.25	77	15.12	10.55	77	16.96	11.86	74	14.79	11.91	72
Debt securities 1 to 5 years	4.90	17.39	24	1.96	17.70	13	2.43	17.03	17	1.04	17.94	7	3.03	19.18	20
Debt securities over 5 years	87.28	72.07	72	81.11	68.10	64	82.45	69.86	64	82	66.02	63	82.18	64.73	72
Pledged securities	62.80	33.37	84	58.60	37.16	77	65.57	35.67	85	40.56	30.57	62	33.80	33.30	54
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	57.37	64.27	57	73.18	124.80	45	98.99	183.32	41	19.60	26.69	54	-2.85	6.77	40
Investment securities	18.06	32.48	42	-3.65	20.30	15	0.29	23.62	17	1.92	11.75	33	6.55	9.42	60
Core deposits	8.41	16.96	15	27.25	26	63	26.20	26.88	53	8.80	11.23	54	5.64	7.29	53
Noncore funding	-11.29	-21.64	65	-17.41	-6.57	35	-2	-12.18	64	0.44	6.59	42	-13.83	10.67	13

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			3,029,960	2,671,007	2,439,225
Commit: Secured commercial real estate loans	663,137	609,160	639,506	699,957	454,195
Commit: Unsecured real estate loans	0	0	0	1,594	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting			0	0	0
Standby letters of credit	70,430	72,529	68,984	70,315	67,528
Commercial and similar letters of credit	0	1,038	230	1,818	2,181
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	18,755	21,853	21,853	21,853	13,100
Credit derivatives - notional amount (holding company as beneficiary)	51,122	52,679	52,293	32,521	45,741
Credit derivative contracts w/ purchased credit protection-investment grade	69,877	74,532	74,145	54,374	58,841
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	82,000	118,000	132,500	75,000	36,000
Written options contracts (interest rate)	75,205	103,568	112,623	38,242	19,476
Purchased options contracts (interest rate)	10,822	0	0	0	0
Interest rate swaps	3,881,356	3,600,174	3,771,538	2,462,142	2,029,317
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						19.21	22.01	48	20.28	23.52	50	20.01	24.05	47	
Standby letters of credit	0.43	0.66	46	0.47	0.72	46	0.44	0.71	44	0.53	0.84	46	0.55	0.92	45
Commercial and similar letters of credit	0	0.02	19	0.01	0.02	58	0	0.02	45	0.01	0.02	64	0.02	0.02	63
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.12	0.24	62	0.14	0.39	64	0.14	0.35	63	0.17	0.42	65	0.11	0.52	63
Credit derivatives - notional amount (holding company as beneficiary)	0.31	0.18	76	0.34	0.33	77	0.33	0.30	74	0.25	0.52	73	0.38	0.75	80
Credit derivative contracts w/ purchased credit protection-investment grade	0.43	0.18	81	0.48	0.24	82	0.47	0.25	82	0.41	0.30	78	0.48	0.52	85
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	24.93	47.31	61	24.82	51.49	59	25.47	48.62	58	19.56	68.47	50	17.10	65.81	48
Interest rate contracts	24.93	35.15	64	24.82	36.10	62	25.47	34.36	61	19.56	47.31	52	17.10	43.84	50
Interest rate futures and forward contracts	0.50	4.39	57	0.77	8.89	49	0.84	6.21	53	0.57	10.67	53	0.30	11.40	51
Written options contracts (interest rate)	0.46	1.69	47	0.67	2.33	43	0.71	2.18	47	0.29	2.47	42	0.16	2.16	34
Purchased options contracts (interest rate)	0.07	1.29	47	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	23.89	20.27	69	23.38	20.71	67	23.92	20.83	68	18.70	28.86	58	16.64	26.74	62
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						29.83	42.82	41	31.20	45.53	42	29.97	44.93	42	

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	4,049,383	3,821,742	4,016,661	2,575,384	2,084,793
Interest rate contracts	4,049,383	3,821,742	4,016,661	2,575,384	2,084,793
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	82,000	118,000	132,500	75,000	36,000
Written options	75,205	103,568	112,623	38,242	19,476
Exchange-traded	0	0	0	0	0
Over-the-counter	75,205	103,568	112,623	38,242	19,476
Purchased options	10,822	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	10,822	0	0	0	0
Swaps	3,881,356	3,600,174	3,771,538	2,462,142	2,029,317
Held for trading	3,703,000	3,600,174	3,571,538	2,462,142	1,836,917
Interest rate contracts	3,703,000	3,600,174	3,571,538	2,462,142	1,836,917
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	346,383	221,568	445,123	113,242	247,876
Interest rate contracts	346,383	221,568	445,123	113,242	247,876
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,044,055	3,792,706	3,978,182	2,591,516	2,124,158
One year or less	1,786,671	1,622,806	1,713,213	938,953	750,042
Over 1 year to 5 years	366,347	369,853	376,298	202,128	144,881
Over 5 years	1,891,037	1,800,047	1,888,671	1,450,435	1,229,235
Gross negative fair value (absolute value)	43,419	41,113	35,761	48,477	20,707
Gross positive fair value	90,965	167,857	146,627	82,003	20,276
Held for trading	88,523	160,342	139,478	80,532	18,059
Non-traded	2,442	7,515	7,149	1,471	2,217
Current credit exposure on risk-based capital derivative contracts	78,870	154,045	133,793	46,178	11,372
Credit losses on derivative contracts	66	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
Percent of Notional Amount															
Interest rate contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	2.02	12.59	35	3.09	14.59	30	3.30	14.05	32	2.91	13.49	36	1.73	12.78	30
Written options	1.86	7.18	36	2.71	8.60	36	2.80	8.18	34	1.48	5.91	34	0.93	6.60	24
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	1.86	6.91	38	2.71	8.13	40	2.80	7.73	37	1.48	5.10	36	0.93	5.49	29
Purchased options	0.27	3.41	45	0	3.51	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0.27	3.01	48	0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	95.85	71.71	77	94.20	67.37	76	93.90	68.76	77	95.60	69.75	74	97.34	70.34	82
Held for trading	91.45	40.70	77	94.20	43.02	80	88.92	43.53	74	95.60	44.16	79	88.11	46.31	71
Interest rate contracts	91.45	34.66	88	94.20	36.62	93	88.92	36.62	88	95.60	37.24	92	88.11	38.40	84
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	8.55	59.30	22	5.80	56.98	20	11.08	56.47	25	4.40	55.84	20	11.89	53.69	28
Interest rate contracts	8.55	56.22	22	5.80	54.32	20	11.08	53.82	25	4.40	52.22	20	11.89	50.60	29
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	99.87	91.91	70	99.24	90.28	69	99.04	91.48	68	100.63	93.86	80	101.89	94.47	84
One year or less	44.12	27.90	72	42.46	31.66	67	42.65	32.05	71	36.46	32.17	61	35.98	32.51	64
Over 1 year to 5 years	9.05	29.78	22	9.68	27.15	24	9.37	27.06	22	7.85	30.45	22	6.95	31.16	16
Over 5 years	46.70	29.19	70	47.10	28.15	71	47.02	29.56	71	56.32	28.09	81	58.96	28.71	79
Gross negative fair value (absolute value)	1.07	1.18	52	1.08	1.65	47	0.89	1.55	40	1.88	0.83	87	0.99	0.72	71
Gross positive fair value	2.25	1.59	80	4.39	2.48	85	3.65	2.23	82	3.18	1.19	95	0.97	0.85	61
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.05	65	0.03	0.07	51	0.03	0.07	46	0.04	0.06	73	0.02	0.06	55
Gross positive fair value (X)	0.06	0.06	68	0.13	0.10	72	0.11	0.09	71	0.07	0.07	76	0.02	0.06	50
Held for trading (X)	0.06	0.05	75	0.12	0.07	76	0.10	0.07	75	0.06	0.06	79	0.02	0.05	61
Non-traded (X)	0	0.01	27	0.01	0.02	46	0.01	0.02	46	0	0.01	38	0	0.01	39
Current credit exposure (X)	0.05	0.05	72	0.12	0.07	73	0.10	0.06	74	0.04	0.05	63	0.01	0.04	50
Credit losses on derivative contracts	0	0	92	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.72	0.59	71	1.48	0.91	77	1.25	0.85	74	0.45	0.73	65	0.12	0.53	52

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	129,785	110,232	110,232	108,756	108,873
Gross losses	2,055	10,466	12,292	6,948	7,702
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,570	2,430	4,522	2,774	6,585
Net losses	-2,515	8,036	7,770	4,174	1,117
Provision for loan and lease losses	-9,712	24,164	27,323	5,650	1,000
Adjustments	0	0	0	0	0
Ending balance	122,588	126,360	129,785	110,232	108,756
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.08	-0.12	53	0.22	0.66	12	0.19	0.51	13	0.04	0.15	21	0.01	0.14
Provision for loan and lease losses / Average loans and leases	-0.12	-0.21	58	0.32	1.06	9	0.27	0.82	8	0.07	0.24	19	0.01	0.24
Provision for loan and lease losses / Net loan and lease losses	386.16	-65.12	87	300.70	587.54	30	351.65	487.86	53	135.36	130.58	65	89.53	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.21	1.32	44	1.19	1.58	28	1.21	1.58	31	1.23	0.83	84	1.34	0.90
Allowance for loan and lease losses / Total loans and leases	1.21	1.30	45	1.18	1.55	29	1.20	1.55	31	1.23	0.81	84	1.33	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	17.40			11.79	11.29	68	16.70	11.58	78	26.41	8.03	89	97.36	7.54
Allowance for loan and lease losses / Nonaccrual assets	455.31	330.05	80	271.78	301.93	57	251.88	299.17	53	206.28	218.72	64	150.09	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	448.09	271.93	81	269.21	249.38	66	251.77	244.34	61	182.26	151.73	71	149.96	160.51
Gross loan and lease losses / Average loans and leases	0.03	0.20	8	0.14	0.35	29	0.12	0.34	24	0.08	0.28	20	0.09	0.30
Recoveries / Average loans and leases	0.06	0.08	44	0.03	0.07	29	0.04	0.07	34	0.03	0.08	28	0.08	0.09
Net losses / Average loans and leases	-0.03	0.12	6	0.11	0.28	34	0.08	0.27	26	0.05	0.21	24	0.01	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	37.18	25.09	78	34.97	24.77	76	65.08	33.98	88	36.02	36.22	60	52.28	41.30
Earnings coverage of net loan and lease losses (X)	-71.36	26.30	9	21.63	20.97	67	27.97	22.91	71	47.42	24.40	82	158.55	21.75
Net Loan and Lease Losses By Type														
Real estate loans	-0.02	0.02	21	0.09	0.04	83	0.06	0.04	67	0.04	0.01	80	-0.02	0.02
Real estate loans secured by 1–4 family	-0.10	-0.01	5	-0.02	0.01	20	-0.02	0.01	18	-0.03	0.01	17	-0.07	0.01
Revolving	-0.19	-0.07	17	0	0.01	54	-0.02	0.01	31	-0.02	0.02	24	-0.08	0.03
Closed-end	-0.09	-0.01	5	-0.03	0.01	16	-0.02	0	16	-0.03	0	14	-0.06	0.01
Commercial real estate loans	0.01	0.04	55	0.12	0.06	78	0.08	0.07	64	0.07	0.01	91	-0.02	0.01
Construction and land development	-0.01	0.01	30	0.01	0	76	0	0	69	0	-0.01	77	0	-0.03
1–4 family	0	0	57	0	0	31	0	0	33	0	0	26	0	-0.01
Other	-0.01	0.01	27	0.01	0	80	0	0	72	0.01	-0.01	80	0	-0.02
Multifamily	0	0.01	26	0	0	84	0	0	58	0	0	23	-0.23	0
Nonfarm nonresidential	0.03	0.05	57	0.18	0.08	80	0.12	0.11	66	0.10	0.02	90	0.02	0.02
Owner-occupied	-0.01	0.01	13	0	0.02	16	0.01	0.02	48	0	0.01	27	-0.02	0.01
Other	0.03	0.04	65	0.18	0.05	86	0.11	0.08	74	0.10	0.01	95	0.04	0.01
Real estate loans secured by farmland	-0.14	-0.01	6	0.10	0.04	84	0.07	0.02	85	0	0.01	74	0.03	0
Commercial and industrial loans	-0.05	0.19	9	0.21	0.46	39	0.19	0.47	34	0.03	0.37	11	0.13	0.31
Loans to individuals	0.03	0.72	6	0.11	1.25	4	0.16	1.13	10	0.39	1.17	23	0.19	1.16
Credit card loans		2.27			3.33			2.92			3.11			2.92
Agricultural loans	-0.17	0.02	6	-0.17	0.11	5	-0.18	0.19	3	0.05	0.08	69	0.09	0.15
Loans to foreign governments and institutions		0			0			0			0		0	
Other loans and leases	0.01	0.09	50	0.01	0.14	43	0.01	0.15	44	0.03	0.15	44	0.01	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30-89 days past due loans and leases.....		5,364		11,288		19,084		26,701		21,967
90+ days past due loans and leases		434		445		23		7,043		63
Nonaccrual loans and leases.....		26,924		46,493		51,527		53,439		72,461
Total past due and nonaccrual loans and leases.....		32,722		58,226		70,634		87,183		94,491
Restructured 30-89 days past due		61		176		273		237		312
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		8,489		14,931		13,465		31,473		20,224
Total restructured loans and leases		8,550		15,107		13,738		31,710		20,536
30-89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		10,990		13,688		11,949		26,236		21,613
Other real estate owned.....		762		1,229		1,785		1,141		1,900
Other Assets										
30-89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30-89 days past due loans and leases.....	0.05	0.29	8	0.11	0.37	17	0.18	0.39	23	0.30
90+ days past due loans and leases	0	0.09	31	0	0.13	30	0	0.12	20	0.08
Nonaccrual loans and leases.....	0.26	0.54	21	0.43	0.66	33	0.48	0.66	40	0.60
90+ days past due and nonaccrual loans and leases.....	0.27	0.68	17	0.44	0.84	27	0.48	0.85	31	0.67
30-89 days past due restructured.....	0	0.01	42	0	0.01	47	0	0.01	50	0
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0
Nonaccrual restructured.....	0.08	0.12	48	0.14	0.14	57	0.13	0.13	56	0.35
30-89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30-89 days past due assets	0.05	0.29	8	0.11	0.37	17	0.18	0.40	23	0.30
90+ days past due assets	0	0.09	29	0	0.13	28	0	0.12	18	0.08
Nonaccrual assets	0.26	0.55	21	0.43	0.67	33	0.48	0.67	39	0.60
30+ days past due and nonaccrual assets	0.32	1	8	0.54	1.25	19	0.66	1.29	22	0.97
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.17	0.40	18	0.30	0.52	31	0.33	0.52	32	0.46
90+ days past due and nonaccrual assets + other real estate owned	0.17	0.42	15	0.31	0.55	27	0.34	0.55	31	0.47
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.24	0.48	21	0.40	0.61	33	0.42	0.60	31	0.62
Allowance for loan and lease losses	31.60	67.85	20	48.74	66.38	38	50.49	66.66	38	73.53
Equity capital + allowance for loan and lease losses	2.45	4.12	25	4.09	5.10	38	4.31	4.97	43	5.80
Tier 1 capital + allowance for loan and lease losses.....	2.49	4.89	20	4.28	6.26	32	4.48	6.05	34	5.93
Loans and leases + other real estate owned	0.38	0.82	17	0.58	0.98	26	0.61	0.97	28	0.90

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.03	0.25	12	0.07	0.35	15	0.17	0.39	28	0.25	0.38	40	0.33	0.42	46
	90+ days past due	0.01	0.12	39	0	0.17	42	0	0.16	14	0.11	0.16	69	0	0.22	12
	Nonaccrual.....	0.32	0.60	29	0.55	0.70	46	0.51	0.76	35	0.71	0.46	76	0.90	0.57	78
Commercial and industrial	30–89 days past due.....	0.12	0.24	41	0.19	0.24	57	0.26	0.23	67	0.33	0.31	65	0.18	0.30	38
	90+ days past due	0	0.02	37	0	0.03	48	0	0.03	37	0.01	0.05	37	0	0.05	31
	Nonaccrual.....	0.17	0.65	15	0.25	0.80	18	0.18	0.75	16	0.27	0.83	21	0.81	0.76	59
Individuals	30–89 days past due.....	0.22	0.60	30	0.26	0.74	24	0.32	0.83	24	0.46	0.83	31	0.29	0.84	21
	90+ days past due	0.04	0.08	52	0.01	0.11	41	0	0.14	19	0.01	0.17	38	0.02	0.16	40
	Nonaccrual.....	0.27	0.17	71	0.42	0.24	80	0.40	0.28	74	0.30	0.17	70	0.25	0.23	62
Depository institution loans	30–89 days past due.....		0.03			0.01			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0			0			0			0			0	
Agricultural	30–89 days past due.....	0.26	0.11	77	0.28	0.15	75	0.10	0.17	67	1.04	0.24	89	0.20	0.17	70
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....	0.10	0.51	58	0.61	0.72	67	1.10	0.49	81	1.01	0.67	75	2.19	0.75	84
Foreign governments	30–89 days past due.....		0			3.73			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due.....	0	0.11	15	0	0.14	19	0	0.18	15	0	0.20	14	0	0.17	12
	90+ days past due	0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....	0.08	0.13	63	0	0.19	18	0.66	0.15	89	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.08	0.36	16	0.13	0.51	14	0.44	0.65	42	0.46	0.67	39	0.59	0.71	53
	90+ days past due	0	0.25	17	0.02	0.36	48	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.66	0.76	51	0.96	0.91	63	0.83	0.89	58	0.77	0.73	61	0.78	0.86	56
Revolving	30–89 days past due	0.19	0.33	32	0.02	0.40	12	0.33	0.48	41	0.15	0.45	20	0.14	0.50	17
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	1.21	1.05	73	0.03	1.28	10	0.04	1.13	13	0.01	1	11	0.71	1.17	56
Closed-end	30–89 days past due	0.07	0.36	18	0.14	0.52	23	0.45	0.65	40	0.52	0.70	46	0.71	0.75	58
	90+ days past due	0	0.27	18	0.02	0.41	48	0	0.38	17	0	0.35	16	0	0.53	16
Junior lien	Nonaccrual	0.59	0.71	46	1.12	0.89	74	0.94	0.87	61	0.94	0.70	73	0.80	0.84	55
	30–89 days past due	0	0.01	47	0.03	0.02	75	0.07	0.02	93	0.03	0.02	73	0.10	0.03	93
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.07	0.04	76	0.21	0.05	94	0.17	0.04	94	0.30	0.04	96	0.21	0.06	89
Commercial real estate	30–89 days past due	0.01	0.16	12	0.04	0.21	26	0.10	0.26	40	0.17	0.18	56	0.25	0.17	71
	90+ days past due	0.01	0.01	61	0	0.02	57	0	0.02	23	0.16	0.03	91	0	0.03	20
	Nonaccrual	0.18	0.48	26	0.20	0.53	25	0.20	0.62	21	0.23	0.23	60	0.53	0.28	84
Construction and development	30–89 days past due	0	0.15	37	0.19	0.24	63	0.09	0.28	46	0.25	0.28	63	0.11	0.21	43
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
1–4 family	Nonaccrual	0.06	0.31	47	0.06	0.32	37	0.01	0.41	27	0.05	0.20	41	0.19	0.19	65
	30–89 days past due	0	0.03	31	0.02	0.03	66	0.09	0.03	81	0.17	0.06	84	0.06	0.06	66
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
Other	Nonaccrual	0.05	0.02	83	0.05	0.03	75	0	0.03	27	0	0.02	30	0.09	0.02	85
	30–89 days past due	0	0.10	43	0.18	0.17	66	0	0.22	13	0.07	0.20	54	0.05	0.13	48
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.01	0.25	34	0.01	0.26	33	0.01	0.35	30	0.05	0.17	47	0.10	0.15	58
Multifamily	30–89 days past due	0	0.09	26	0.01	0.09	55	0	0.09	22	0.11	0.08	74	0	0.10	39
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.05	0.13	60	0	0.09	20	0.06	0.11	55	0.05	0.05	65	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.01	0.12	22	0.02	0.21	24	0.14	0.23	52	0.18	0.14	65	0.32	0.17	82
	90+ days past due	0.01	0.01	68	0	0.02	66	0	0.02	26	0.23	0.03	93	0	0.03	21
Owner Occupied	Nonaccrual	0.25	0.58	30	0.29	0.68	28	0.28	0.80	24	0.31	0.28	61	0.70	0.30	85
	30–89 days past due	0	0.04	24	0.02	0.07	34	0.01	0.07	21	0.10	0.07	68	0.02	0.09	17
	90+ days past due	0.01	0	84	0	0	34	0	0	33	0	0.01	26	0	0.01	25
Other	Nonaccrual	0.12	0.20	43	0.08	0.26	23	0.14	0.27	31	0.11	0.16	46	0.07	0.17	29
	30–89 days past due	0.01	0.07	39	0.01	0.13	27	0.13	0.14	64	0.08	0.07	66	0.30	0.07	93
	90+ days past due	0	0.01	34	0	0.01	73	0	0.01	33	0.23	0.01	95	0	0.01	31
	Nonaccrual	0.13	0.31	39	0.21	0.36	53	0.15	0.44	33	0.19	0.10	76	0.63	0.13	94
Farmland	30–89 days past due	0.01	0.13	61	0.12	0.24	59	0.09	0.11	68	0.41	0.23	77	0.39	0.25	73
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.58	1.06	60	2.13	1.49	72	2.05	1.13	76	3.68	0.84	91	3.25	1.23	84
Credit card	30–89 days past due		0.79			0.92			0.95			1.19			1.22	
	90+ days past due		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	285	285	285	285	285										
Retained earnings	1,473,733	1,356,619	1,376,189	1,300,947	1,232,545										
Accumulated other comprehensive income (AOCI)	-20,347	20,410	13,393	-15,679	-93,266										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,453,671	1,377,314	1,389,867	1,285,553	1,139,564										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	99,534	104,142	103,785	105,212	106,640										
Accumulated other comprehensive income-related adjustments	-20,347	20,410	13,393	-15,679	-93,266										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,374,484	1,252,762	1,272,689	1,196,020	1,126,190										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,374,484	1,252,762	1,272,689	1,196,020	1,126,190										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	60,000	60,000	60,000	60,000	60,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	60,000	60,000	60,000	60,000	60,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	60,000	60,000	60,000	60,000	60,000										
Tier 1 Capital	1,434,484	1,312,762	1,332,689	1,256,020	1,186,190										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	65,394	88,515	66,631	83,812	99,532										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	130,265	130,352	134,010	117,755	116,562										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	195,659	218,867	200,641	201,567	216,094										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	195,659	218,867	200,641	201,567	216,094										
Exited advanced approach tier 2 capital															
Total capital	1,630,143	1,531,629	1,533,330	1,457,587	1,402,284										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	16,107,972	15,163,206	15,712,944	13,066,577	12,200,969										
Less: Deductions from common equity tier 1 capital	99,534	104,142	103,785	105,212	106,640										
Less: Other deductions	-54,159	-49,963	-53,784	-50,713	-61,636										
Total assets for leverage ratio	16,062,597	15,109,027	15,662,943	13,012,078	12,155,965										
Total risk-weighted assets	10,878,639	10,424,498	10,717,022	10,185,019	9,323,995										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	12.63	12.59	56	12.02	12.26	48	11.88	12.35	47	11.74	12.11	47	12.08	12.09	59
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	13.19	13.31	60	12.59	12.97	50	12.44	13.08	45	12.33	12.78	50	12.72	12.85	58
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.98	15.21	56	14.69	15.12	52	14.31	15.23	40	14.31	14.36	61	15.04	14.45	69
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.93	9.07	49	8.69	9.05	45	8.51	9.13	35	9.65	9.76	54	9.76	9.71	52
Supplementary leverage ratio, advanced approaches HCs		6.90		8.70			8.72			7.41			7.31		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
	BHC	Peer # 1	Pct	1-Year	5-Year												
Insurance Activities																	
Total insurance underwriting assets	0	0		0	0		0	0		0	0		0	0		0	
Total property and casualty assets	0	0		0	0		0	0		0	0		0	0		0	
Reinsurance recoverables (P/C)																	
Total life and health assets	0	0		0	0		0	0		0	0		0	0		0	
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)	0	0		0	0		0	0		0	0		0	0		0	
Total insurance underwriting equity	0	0		0	0		0	0		0	0		0	0		0	
Total property and casualty equity	0	0		0	0		0	0		0	0		0	0		0	
Total life and health equity	0	0		0	0		0	0		0	0		0	0		0	
Total insurance underwriting net income	0	0		0	0		0	0		0	0		0	0		0	
Total property and casualty	0	0		0	0		0	0		0	0		0	0		0	
Total life and health	0	0		0	0		0	0		0	0		0	0		0	
Claims and claims adjusted expense reserves (P/C)	0	0		0	0		0	0		0	0		0	0		0	
Unearned premiums (P/C)	0	0		0	0		0	0		0	0		0	0		0	
Policyholder benefit and contractholder funds (L/H)	0	0		0	0		0	0		0	0		0	0		0	
Separate account liabilities (L/H)	0	0		0	0		0	0		0	0		0	0		0	
Insurance activities revenue	8,412	9,326		16,749	16,020		15,440	15,440		-9.80	5.18						
Other insurance activities income	8,412	9,326		16,749	16,020		15,440	15,440		-9.80	5.18						
Insurance and reinsurance underwriting income	0	0		0	0		0	0		0	0		0	0		0	
Premiums	0	0		0	0		0	0		0	0		0	0		0	
Credit related insurance underwriting	0	0		0	0		0	0		0	0		0	0		0	
Other insurance underwriting	0	0		0	0		0	0		0	0		0	0		0	
Insurance benefits, losses, expenses	0	0		0	0		0	0		0	0		0	0		0	
Net assets of insurance underwriting subsidiaries	0	0		0	0		0	0		0	0		0	0		0	
Life insurance assets	168,213	162,460		163,915	162,146		160,833	160,833		3.54	12.92						
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			56.12				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			43.88				
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			8.53				
Insurance activities revenue / Adjusted operating income	1.88	0.38	88	2.09	0.41	90	2.82	0.41	92	3.02	0.47	92	2.99	0.47	92		
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37		
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			44.54				
Other premium income / Total premium income	68.86			59.89			61.77			65.09			55.46				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42		
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			15.64				
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13			1.99				
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			160.49				
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17				
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.80	11.72	42	11.29	11.07	47	11.21	11.03	48	11.87	11.51	50	12.42	10.22	57		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34		

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.63			0.88			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		-0.16			-0.58			-2.40			22.48			7.24	
Total selected assets.....		3.36			2.65			2.04			12.40			3.24	
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		75,011	68,059	88,066	81,119	90,164	10.21	-25.00
Dividends		75,000	68,000	88,000	80,900	90,000	10.29	-25.00
Interest		11	59	66	219	164	-81.36	-35.29
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		3,025	4,672	6,680	1,347	4,333	-35.25	7.96
Dividends		3,025	4,541	6,549	1,077	4,052	-33.38	17.48
Interest		0	131	131	270	281	-100.00	-100.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		78,036	72,731	94,746	82,466	94,497	7.29	-24.10
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	3	4	13	0	-100.00	-100.00
Total operating income		78,036	72,734	94,750	82,479	94,497	7.29	-24.13
Operating Expenses								
Personnel expenses		12	2,666	3,679	3,295	3,077	-99.55	-99.44
Interest expense		2,597	2,959	3,820	5,485	5,236	-12.23	28.95
Other expenses		9,770	14,281	18,687	7,707	4,999	-31.59	170.04
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		12,379	19,906	26,186	16,487	13,312	-37.81	59.42
Income (loss) before taxes		65,657	52,828	68,564	65,992	81,185	24.28	-30.95
Applicable income taxes (credit)		-3,402	-5,358	-6,974	-4,568	-3,841		
Extraordinary items								
Income before undistributed income of subsidiaries		69,059	58,186	75,538	70,560	85,026	18.69	-29.64
Equity in undistributed income of subsidiaries		81,045	62,286	79,504	85,442	60,898	30.12	
Bank subsidiaries		80,481	65,320	81,818	83,579	58,978	23.21	
Nonbank subsidiaries		564	-3,034	-2,314	1,863	1,920		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		150,104	120,472	155,042	156,002	145,924	24.60	68.51
Memoranda								
Bank net income		155,481	133,320	169,818	164,479	148,978	16.62	69.04
Nonbank net income		3,589	1,507	4,235	2,940	5,972	138.16	135.34
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,451,404	88.06	1,396,866	88.22	1,405,584	87.96	1,294,152	1,127,181	3.90	33.42
Common and preferred stock		1,444,847	87.66	1,389,004	87.72	1,399,027	87.55	1,287,595	1,118,534	4.02	33.78
Excess cost over fair value		6,557	0.40	6,557	0.41	6,557	0.41	6,557	6,557	0.00	0.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	-100.00	-100.00
Other receivables		0	0	1,305	0.08	0	0	0	2,090	-100.00	-100.00
Investment in nonbank subsidiaries		45,742	2.78	44,865	2.83	47,574	2.98	54,570	61,307	1.95	-20.17
Common and preferred stock		45,742	2.78	44,865	2.83	45,179	2.83	47,899	54,321	1.95	-8.06
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	6,671	6,951		-100.00
Other receivables		0	0	0	0	2,395	0.15	0	35		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		124,928	7.58	109,264	6.90	112,456	7.04	103,769	116,840	14.34	17.05
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		26,123	1.58	32,484	2.05	32,367	2.03	25,448	22,465	-19.58	-13.76
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		1,648,197	100.00	1,583,479	100.00	1,597,981	100.00	1,477,939	1,327,793	4.09	28.55
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		104,719	6.35	107,441	6.79	106,781	6.68	101,562	96,970	-2.53	0.95
Other liabilities		25,300	1.54	26,694	1.69	28,744	1.80	25,481	23,567	-5.22	3.40
Balance due to subsidiaries and related institutions		61,945	3.76	69,468	4.39	70,027	4.38	62,781	65,130	-10.83	-11.84
Total liabilities		191,964	11.65	203,603	12.86	205,552	12.86	189,824	185,667	-5.72	-3.27
Equity Capital		1,456,233	88.35	1,379,876	87.14	1,392,429	87.14	1,288,115	1,142,126	5.53	34.37
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		
Common stock		2,847	0.17	2,847	0.18	2,847	0.18	2,847	2,847	0.00	0.00
Common surplus		0	0	0	0	0	0	0	0		
Retained earnings		1,473,733	89.41	1,356,619	85.67	1,376,189	86.12	1,300,947	1,232,545	8.63	38.12
Accumulated other comprehensive income		-20,347	-1.23	20,410	1.29	13,393	0.84	-15,679	-93,266		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		1,648,197	100.00	1,583,479	100.00	1,597,981	100.00	1,477,939	1,327,793	4.09	28.55
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		61,856	3.75	61,856	3.91	61,856	3.87	61,856	61,856	0.00	-3.43
Notes payable to subsidiaries that issued TPS		60,000	3.64	60,000	3.79	60,000	3.75	60,000	60,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		4,719	0.29	7,441	0.47	6,781	0.42	1,562	0	-36.58	-6.37
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	14.01	12.52	65	12.01	6.29	88	11.44	7.29	86	12.98	9.68	85	13.11	10.40	81
Bank net income / Average equity investment in banks	14.55	12.35	71	13.24	6.43	89	12.53	7.45	87	13.49	10.51	82	13.15	11.19	72
Nonbank net income / Average equity investment in nonbanks	10.58	13.18	52	4.34	8.01	51	9.19	9.75	60	6.20	7.89	58	10.84	7.10	73
Subsidiary HCs net income / Average equity investment in sub HCs.....	11.04			6.72			7.01			8.55			8.78		
Bank net income / Parent net income	103.58	96.45	67	110.66	87.60	76	109.53	88.16	78	105.43	82.22	69	102.09	82.56	46
Nonbank net income / Parent net income	2.39	3.22	68	1.25	4.43	57	2.73	3.59	64	1.88	5.93	65	4.09	3.78	75
Subsidiary holding companies' net income / Parent net income		66.57		81.94			68.34			74			72.48		
Leverage															
Total liabilities / Equity capital	13.18	16.51	52	14.76	20.37	54	14.76	20.06	54	14.74	20.43	61	16.26	20.88	60
Total debt / Equity capital	7.19	11.37	47	7.79	14.74	48	7.67	14.41	46	7.88	14.31	54	8.49	14.69	55
Total debt + notes payable to subs that issued TPS / Equity capital	11.31	13.41	51	12.13	17.04	50	11.98	16.67	50	12.54	16.36	59	13.74	17.10	57
Total debt + Loans guaranteed for affiliate / Equity capital	7.19	11.46	46	7.79	15.02	47	7.67	14.68	45	7.88	14.56	53	8.49	15.14	54
Total debt / Equity capital – excess over fair value	7.22	11.47	47	7.82	14.86	48	7.70	14.52	46	7.92	14.51	54	8.54	14.81	55
Long-term debt / Equity capital	7.19	10.65	48	7.79	13.73	48	7.67	13.56	47	7.88	13.04	57	8.49	13.37	56
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0.32	0.10	87	0.54	0.05	91	0.49	0.06	89	0.12	0.05	88	0	0.14	39
Excess cost over fair value / Equity capital	0.45	0.08	89	0.48	0.08	90	0.47	0.08	89	0.51	0.12	88	0.57	0.12	90
Long-term debt / Consolidated long-term debt	48.95	40.69	51	53.53	32.61	70	49.44	34.67	62	52.33	28.44	74	51.18	28.63	72
Double Leverage															
Equity investment in subs / Equity capital	102.81	103.15	52	104.39	103.27	61	104.19	102.81	62	104.19	103.22	57	103.26	103.10	55
Total investment in subs / Equity capital	102.81	108.29	43	104.48	110.46	48	104.36	110.16	48	104.71	111.07	45	104.06	112.48	44
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.20	0.27	51	0.38	0.69	50	0.38	0.47	52	0.35	0.36	54	0.26	0.35	52
Equity investment in subs – equity cap / Net income-div (X)	0.31	0.85	28	0.82	2.31	38	0.78	1.82	30	0.79	1.22	42	0.54	1.22	30
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	125.41	152.56	45	92.19	128.63	28	95.98	136.59	25	83.66	177.68	13	109.62	162.34	29
Cash from ops + noncash items + op expense / Op expense + dividend	127.95	155.61	42	92.14	142.45	22	97.23	147.24	19	84.24	190.27	10	107.84	174.91	21
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	119.21	94.59	71	106.49	140.42	42	108.20	134.08	46	87.48	116.34	18	109.85	103.19	63
Pretax operating income + interest expense / Interest expense	2,628.19	1,645.53	78	1,885.33	1,826.91	73	1,894.87	2,016.32	73	1,303.14	1,968.54	51	1,650.52	2,898.75	64
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,013.64	1,896.20	72	1,350.66	1,413.95	70	1,375.61	1,539.23	64	923.15	1,632.83	40	1,171.47	1,369.37	57
Dividends + interest from subsidiaries / Interest expense + dividends	141.48	174.48	50	107.34	144.62	42	113.31	150.43	37	88.59	210.80	12	115.75	188.90	26
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	31.81	40.79	68	16.19	26.65	55	22.86	35.64	59	99.87	57.11	85			
Other Ratios															
Net assets that reprice within 1 year / Total assets	7.45	3.29	79	7.09	3.69	75	7.18	3.85	75	6.85	2.64	80	8.49	2.61	83
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.30	1.76	63	0.32	2.95	63	0.33	2.66	65	0.46	5.62	61	0.61	5.50	60
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	76.11	69.90	65	111.37	84.44	80	105.64	81.10	79	124.15	57.84	89	89.86	57.26	78
Dividends declared / Net income	35.02	27.22	66	53.79	49.77	58	51.47	42.29	64	56.15	33.08	89	52.36	27.33	88
Net income – dividends / Average equity.....	9.10	9.25	54	5.55	3.19	75	5.55	4.14	68	5.69	6.46	42	6.25	7.33	36
Percent of Dividends Paid															
Dividends from bank subsidiaries	142.69	160.45	53	104.94	130.19	44	110.28	132.17	42	92.35	178.13	23	117.79	157.73	37
Dividends from nonbank subsidiaries	5.76	6.19	72	7.01	3.74	81	8.21	3.41	80	1.23	7.53	59	5.30	7.13	74
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	148.45	213.42	41	111.95	167.02	38	118.48	174.85	33	93.58	260.40	11	123.10	215.26	24
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	48.24	43.30	53	51.01	61.85	42	51.82	60.28	45	49.19	66.55	33	60.41	60.71	52
Interest income from bank subsidiaries.....	0.01	0.11	57	0.04	0.48	54	0.04	0.36	53	0.13	0.54	62	0.11	0.52	63
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	48.24	48.70	50	51.05	71.13	40	51.86	62.88	45	49.32	69.36	29	60.52	63.43	50
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	84.29	66.90	54	301.33	52.29	96	154.64	56.39	88	36.63	82.95	43	67.85	51.40	60
Interest income from nonbank subsidiaries.....	0	2.38	31	8.69	4.57	79	3.09	7.38	72	9.18	20.25	65	4.71	18.56	58
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	84.29	94.31	51	310.02	70.62	93	157.73	79.84	83	45.82	150.41	27	72.56	99.33	44
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	96.11	72.55	54	93.49	68	54	92.88	69.76	48	98.09	67.32	70	95.24	65.18	58
Interest income from bank subsidiaries.....	0.01	0.27	56	0.08	1.03	52	0.07	0.63	53	0.27	0.80	63	0.17	0.92	62
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	96.12	82.68	42	93.57	80.80	37	92.95	82.20	34	98.35	78.80	55	95.41	74.20	43
Dividends from nonbank subsidiaries	3.88	3.56	75	6.24	2.36	82	6.91	1.95	85	1.31	2.65	64	4.29	2.57	78
Interest income from nonbank subsidiaries.....	0	0.20	36	0.18	0.90	79	0.14	0.73	78	0.33	1.19	76	0.30	2.32	72
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	3.88	5.69	67	6.42	5.80	75	7.05	4.70	77	1.63	7.29	55	4.59	7.64	70
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	59.07	28.03	78	57.57	27.05	77	57.93	27.08	78	60.90	28.33	77	63.79	26.53	78